



Small City,  
Big Heart

**Affordable Housing Action Plan  
2024 Progress Update**

Growth Committee • November 19, 2024

# Socioeconomic Changes

- Statscan estimated the City of Saint John's 2023 population to be **75,015**, representing 2-3% population growth per year since 2021. According to the 2021 census, the population was 69,895.
- Post Covid, population increase has been driven by intra-provincial migration, "affordability issues are contagious," combined with ongoing international immigration. In Atlantic Canada, this has led to a recent surge in population growth.
- Economic factors (interest rates, construction cost increases, inflation vs income, low supply), demographic and household changes have exacerbated already present affordability issues and introduce new housing gaps within the housing continuum.

# Changes within the Housing System

Since adopting the Affordable Housing Action Plan in October 2022, several key policy responses and actions have been introduced at all levels of government to attempt to address ongoing affordability challenges and increasing homelessness:



**NB Housing Strategy:  
Housing for All**

HOUSING  
HABITATION **NB**

Brunswick

*Province of New  
Brunswick,  
June 2023*



*Government of Canada,  
March 2024*



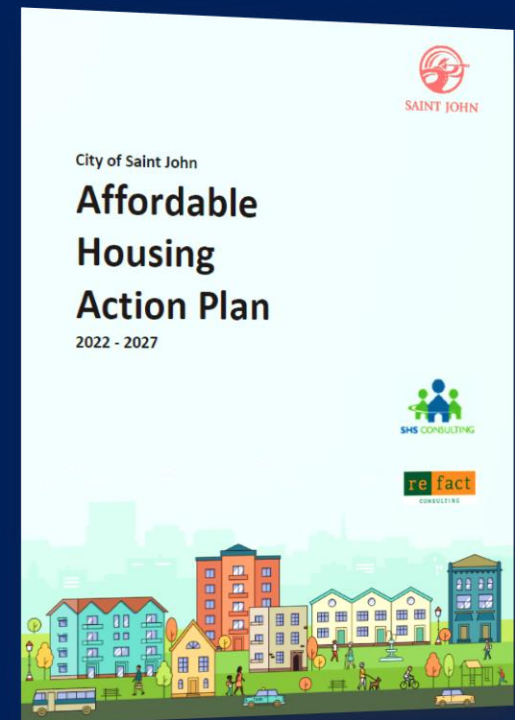
*City of Saint John  
July 2024*

# Affordable Housing Action Plan

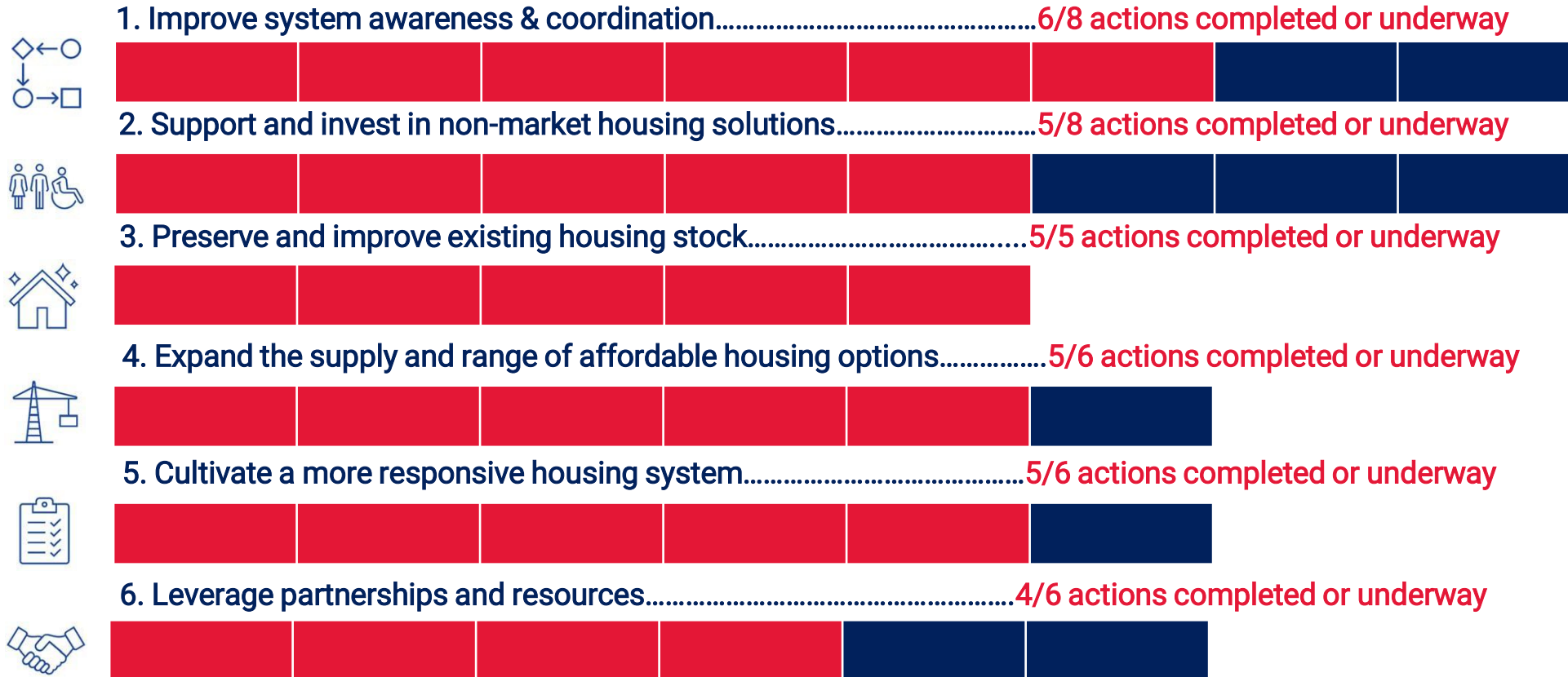
Adopted by Common Council in 2022

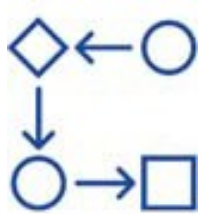
**What it did** – Based on gaps identified in the Housing Needs Assessment, the Plan laid out a coordinated approach to guide meaningful community action over a 5-year period.

**Why it was necessary** – The plan filled an important gap in the local policy landscape to address housing challenges.



# Status of the Action Plan





# Objective 1

## Improve System Awareness & Coordination

### Achievements

- Tremendous change over the past two years in applying a “housing lens” within the organization.
- Establishment of Housing Service (\$99,922 G&S budget).
- Leveraged federal HAF funding to augment staff complement.
- High level of coordination with HNB, CMHC, non-profit organizations.
- Continued evolution—governance reform underway.

### Next Steps

- Monitoring framework, public education, link to Municipal Plan
- Implementation of governance reform findings



# Objective 2

## Support and invest in non-market housing solutions

### Achievements

- Launch of the Affordable Housing Grant Program
- Launch of the Affordable Housing Soft Cost Grant Program
- Coordinated RHI Application which secured \$4.5m CMHC toward Barrack Green Residences project
- Housing concierge service to drive and support supportive/transitional housing projects

### Next Steps

- Intake, monitoring, disbursement of grants
- Pursue additional provincial/federal funding opportunities and other funding streams to support non-market/community housing stock

### Affordable Housing Grant Program 2023-2024

# affordable units targeted:	247
# units targeted total:	513
Funds committed:	\$1.89m

### Affordable Housing Soft Grant Program 2024

# affordable units targeted:	18
Funds committed:	\$43,378.24



# Objective 3

## Preserve and Improve Existing Housing Stock

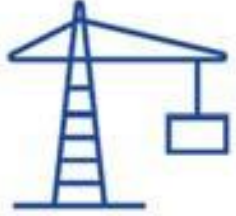
### Achievements

- Ongoing support for vacant building incentives in Central Peninsula
- Launch of HAF Grant for vacant buildings within the PDA
- Minimum standards/Vacant Building program

### Next Steps

- Urban Development Incentives Program review underway, to be completed by Q1, 2025





# Objective 4

## Expand the supply and range of affordable housing options

### Achievements

- Purpose built rental stock continues to increase
- Launch of Gentle Density and Zoning Reform initiatives to drive more “missing middle house”
- Real Estate leading surplus city land process, which will help drive additional housing

### Next Steps

- Municipal land disposition policy draft underway
- Launch of GIS tool re: Leveraging Public Land and ongoing coordination with EnvisionSJ



# Objective 5

## Cultivate a more responsive housing system

### Achievements

- “Soft launch” of Housing concierge service to support affordable housing projects
- Implemented more flexible “supportive housing” use in Zoning By-law

### Next Steps

- Zoning Reform to be completed by Q1 2025
- North End Plan launch
- Municipal Plan Review
- Advocacy on key provincial issues (e.g. tax reform)



# Objective 6

## Leverage partnerships and resources

### Achievements

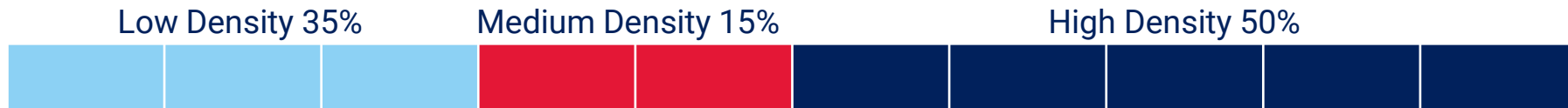
- Ongoing community collaboration
- Expanded private sector engagement in affordable housing
- Hosted developer symposium in March 2024
- Supported UNB Saint John in annual Housing Forum since 2022

### Next Steps

- Coordination of policy efforts within regional context
- Collaboration on housing efforts with other proponents e.g. post secondary institutions, seniors housing

# Housing Targets

## Dwelling Type – New Construction



## Household Tenure - New Construction



## Affordability – New Construction



# 2024 Building Permits

## Dwelling Type – New Construction

Low Density 12% Medium Density 23%

High Density 70%



## Household Tenure – No data



## Affordability – New Construction

Affordable Units (2024 -56 Aff Units – 14% of permits. Additional 310 units tracking, 30% of Supply Target)





## Affordable Housing Action Plan 2024 Progress Report


# Emerging Trends



## Affordable Housing Action Plan – Emerging Trends


- Household Size and Aging Population**

Decrease in household size continues with an aging population seeking to downsize. International immigration and inter-provincial migration sustain the need for larger housing units.




To continue to house an aging and growing population, the City will need to enable a diverse array of housing options in all neighbourhoods.
- Supply**

In 2024, 410 new units created by building permits issued, foreshadowing continued strength in housing starts.



The City is on track to meet its HAF Agreement to 2026. Additional supply to meet demand is key. Future City planning initiatives must set measurable housing outcomes to enable success.
- Dwelling type and tenureship**


77% of housing starts so far this year were apartments, a consistent trend over the past 5 years. 0% vacancy rate was reported for new construction in 2023.



More “missing middle” housing forms and freeing up of “over-housed” households needed to create entry-level opportunities by implementing HAF Action Plan.
- Affordability**

STIR: In 2021, 27% of renters faced affordability issues vs 11.4% of owners. These figures are likely to be much higher today due to variety of factors and affordability continues to affect those most vulnerable the most.

Average rent of \$1,027 represents a 10% increase between 2022-23, compared to 2.7% inflation.



At the municipal level, ongoing implementation of Affordable Housing Action Plan, with a focus on expanding and supporting the community housing sector is needed to address housing gaps, including those facing the most severe affordability issues.

Successful engagement of private sector at variety of depths of affordability, including RGI units, predominantly 1-bedroom affordable units.

Ongoing need to look for opportunities including Provincial/Federal resources and beyond to address housing gaps over long term.

# Questions

